



**JOB TITLE:** Quality Control Analyst

**JOB ID #:** PEM-QCA

**LOCATION:** Roseville, CA 95661

**POSITION TYPE:** Full-Time, W-2 Employee

**COMPENSATION:** \$35K-\$45K/year DOE

*"I'm a firm believer in serving employees first. If we take care of our employees and have a true concern for providing those families with a decent living, then those employees will take care of our customers." Hayes Barnard, Owner*

#### OVERVIEW:

Paramount Equity Mortgage is looking for an experienced mortgage quality control (QC) analyst that will be responsible for maintaining compliance with HUD/FNMA/FHLMC requirements, federal and state laws and regulations, private investor requirements, and company policies and procedures by conducting quality control reviews of all materials prior to preparation of loan documents. The QC Analyst will also be tasked with ensuring the integrity of the data in both Calyx Point and DataTrac databases, and for ensuring compliance with Equal Credit Opportunity Act (ECOA) adverse action requirements. Additional responsibilities include, but not limited to:

- Perform a pre-closing, quality control audit of all loan files, ensuring the loan file is in compliance with all regulatory disclosure requirements and internal policies
- Ensure all turn downs are promptly completed in Calyx Point and DataTrac databases in accordance with federal regulations and company policies
- Ensure disclosures are accurately completed and provided to borrowers within regulatory timeframes
- Assist in providing loan level documentation to external auditing firm for monthly post-closing QC reviews
- Provide loan level information to assist state regulators in proper identification of loan selections for review and gathering of all loan data and documentation when required for state regulatory examinations
- Conduct periodic internal compliance audits to ensure adherence to company policies and procedures
- Assist in the review and analysis of federal, state and regulatory agencies, rules, laws, regulations, and statutes to the extent they impact the quality control audit function and ensure that the QC Audit Checklist is reflective of current regulatory changes

#### REQUIREMENTS:

- High school diploma or equivalent required; Bachelor's degree from a 4-year college a plus
- 2-5 years of professional mortgage experience in a Quality Control, Compliance, Processing, Underwriting, Document Drawing, Funding, Closing and/or Post-Closing capacity
- Proficiency with Calyx Point, DataTrac, Encompass, and Salesforce.com preferred
- Working knowledge of AllRegs is preferred
- Excellent interpersonal, oral and written communications and presentation skills
- Ability to work accurately and efficiently in a fast paced environment
- Ability to handle competing priorities effectively and within established timeframes
- High level of integrity and trust
- Precise attention to detail
- Professional demeanor and attire; Team player with a selfless attitude

#### BENEFITS:

- Medical, Dental, and Vision Insurance Plans for Employees and Family
- Voluntary Term Life Insurance and Accidental Death and Dismemberment Insurance Plans
- Voluntary Long-Term Disability Insurance Plan
- Aflac Supplemental Insurance Plans
- 401(k) Retirement Plan
- Flexible Spending Accounts for Medical and Dependent Care (Cafeteria Plan / Section 125)
- Section 529 College Savings Plan
- Aggressive employee referral program that rewards you financially for referring top-performing employees ("Families Helping Families" Employee Referral Bonuses)

#### ABOUT US:

Paramount Equity was founded in 2003 and provides residential homeowners a variety of financial services to accomplish one simple goal: Save Our Neighbors Money! We have been awarded the [A+ Employers' Award by the Sacramento Business Journal](#) on multiple occasions (2006, 2007, 2009, 2010, 2011 & 2012) as an exceptional place to work. We continue to maintain an "A" ranking as an Accredited Business with the [Better Business Bureau](#).

**If you would like to apply to this position, please contact your Applicant Coordinator at:**

**Last name begins with A-K: 916-854-3881**

**Last name begins with L-Z: 916-854-3882**